

Question and Answers for Native Americans About How to Get Health Care Coverage for Children and/or Teens

There are no premiums or co-pays for enrollees who are exempt by federal legislation or regulation. American Indian children and Native Alaskan children who are enrolled in ALL Kids are exempt from these costs.

Note: When speaking with any ALL Kids staff, it is important to identify yourself as Native American. This helps the staff member give you correct information for your coverage group

My children and/or teens need health care coverage, what do I do?

- There are three health care coverage programs in Alabama for children and teens: Medicaid, ALL Kids, and the Alabama Child Caring Foundation.
- Your family size and income will determine the program your children and/or teens may be eligible for.
- Look at the income guidelines using your current income.
- Even if your income falls outside the specified amounts, you may still be able to receive assistance.

What if my income falls in the Medicaid category?

- Apply immediately.
- Complete and mail in the blue form or apply at your local Medicaid office.
- Provide verification of your income.

What if my income falls in the ALL Kids category?

- Apply immediately.
- Complete and mail in the blue form.

What if my income falls in the Alabama Child Caring Foundation category?

- Apply immediately.
- Complete and mail in the blue form.

When does health care coverage begin?

- Coverage begins the first day of the month after the approved form is received by Medicaid, ALL Kids or the Alabama Child Caring Foundation (as long as the programs do not have a waiting list).
- Some Medicaid coverage may begin as early as 3 months before the date of application if medical services were received and all eligibility requirements were met.

How much does each program cost?

- **Medicaid** there is no cost for the program.
- ALL Kids- there is no cost for the program for Native American children and teens.
- Alabama Child Caring Foundation- there is no annual premium, though some co-pays may be required.

What if my children have a pre-existing medical condition, disability, or chronic illness?

• There are no exclusions to Medicaid, ALL Kids, or the Alabama Child Caring Foundation based on pre-existing medical condition, disability, or chronic illness.

What if I change jobs while my children are on one of these programs?

- **Medicaid** you can have private insurance and Medicaid at the same time as long as you continue to meet the Medicaid eligibility requirements.
- ALL Kids- if you change jobs and you choose to add your children to your private insurance, contact the ALL Kids enrollment office at 1-888-KIDS (5437) to request that they be dropped from the program.
- **Alabama Child Caring Foundation** if you change jobs and you choose to add your children to other insurance, contact the Alabama Child Caring Foundation enrollment office at 1-877-220-5929 to request that they be dropped from the program.

I am responsible for paying for health care coverage for my children who do not live with me? May I apply for them?

- The adult with whom these children live may apply for them. Only income from that household will be used to determine eligibility.
- You can only apply for children who live with you.

Can I choose which health care coverage I want?

- The program that your children or teens may qualify for will be based on family size and income. You cannot choose which program you want for your children or teens.
- The program that receives your application will process it. If your children or teens are not eligible for that program, your application will be forwarded to the program your children and teens may be eligible for.

When will I be notified?

- **Medicaid** within 45 days after they have received your completed blue form.
- **ALL Kids** within 3-4 weeks after they have received your completed blue form.
- **Alabama Child Caring Foundation** within 3-4 weeks after they have received your completed blue form.

Where can I get an application form?

Application forms are available at county health departments, clinics, many doctors' offices, hospitals, social service agencies, schools, pharmacies, over the internet (www.adph.org/allkids), or by calling toll free 1-888-373 KIDS (5437).

Can I get help with filling out an application form?

• If you need help filling out an application form or you have any questions about ALL Kids, you may call toll free 1-888-373-KIDS (5437) to speak with a Customer Service representative. You may also leave a message or e-mail us from our website (www.adph.org/allkids) at any time.